



## YOU ARE INVITED!

### New Guidance Material for the HCV Homeownership Program with a Special Emphasis on Farm Labor and the Disabled Population

- What:** **Housing Choice Voucher (HCV) Homeownership Training for Housing Authorities/Agencies, program partners, rural developers, advocates for the disabled, lenders, counselors, realtors, CDCs, City Officials, Government Officials, etc. and other support staff (HCV, FSS, etc.) of Housing Authorities/Agencies**
- Cost:** This is the nationally recognized training sponsored by the Department of Housing and Urban Development (HUD) in partnership with JRD & Associates, Inc. and offered at no cost to the agency or their partners.
- Agencies are responsible for their own travel expenses or any overnight accommodations.
- When:** **July 30, 2008 – 8:30am to 4:00pm**  
**July 31, 2008 – 8:30am to 12:00pm**
- Where:** **Cincinnati Metropolitan Housing Authority (CMHA)**  
**1635 Western Ave.**  
**Cincinnati, OH 45214**

Interested parties can register on CMHA's website ([www.cintimha.com](http://www.cintimha.com)) or by contacting **Debbie Collins** of CMHA at [deborah.collins@cintimha.com](mailto:deborah.collins@cintimha.com) or by calling **(513) 977-5815**.

The U. S. Department of Housing and Urban Development, Office of Public and Indian Housing, in partnership with JRD & Associates, Inc., are proud to provide this targeted, hands-on training for Public Housing Authorities/Agencies (PHAs) and their HCV Homeownership partners.

*HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination.*

Each PHA should contact their Homeownership Partners – counseling agencies, lending institutions, non-profit agencies, realtors, FSS Coordinators and Coordinating Committees, and others to encourage attendance at this training. PHAs should invite both current and potential partners in order to maximize the impact of the training for their area.

A general training agenda is enclosed with this announcement. Training subjects include: Designs of Successful Programs, Program Overview, Making the Partnerships Work, The Mortgage Lending Process and Calculations, Calculating Qualifying Ratios and Mortgage Models, HAP Calculations, Program Management, Issues and Barriers, The Administrative Plan, Quality Assurance Forms, Calculation Forms, Regulatory Requirements and the various PHA options in the program to make it work in your area.

Each person attending the training will receive a complete binder with training information.

---

## **AGENDA**

### **“Managing a Successful HCV HO Program” Special Emphasis on the Disabled, Colonias and Migrant Farm Labor**

- Overview of the Housing Choice Voucher Homeownership Program
  - Regulations
  - Development Process
  - Developing the HCVHP Administrative Plan
  - Finding the Successful Homebuyer
  - Issues/Barriers/Resources/Partnerships
  - HAP Calculations
  - Overview of the Mortgage Lending Process
  - Financial Models
  - Quality Assurance
  - Closing Session
-

## About The Trainers

### Dennis L. Morgan

Mr. Morgan is a progressive executive manager and leader in the public and assisted housing field with over 34 years of experience, which includes serving as the Executive Director of a very-large (7,000+ units), high-performing, model public housing agency (PHA) in Lucas County/Toledo, Ohio (6 years). Owner of D L Morgan & Associates, a nationally recognized firm as a Senior Associate providing technical assistance and training for HUD, PHAs, NAHRO, LISC, PHADA, residents and national groups on various issues including PHA operations, planning, homeownership, procurement, admission and occupancy, relocation, PHAS, PHA plan, consortia, Section 8 administration, and Section 8(y) homeownership. A member of NAHRO faculty and NeighborWorks America faculty. Developed NAHRO's materials and provided training on PH and HCV Eligibility Income and Rent, Occupancy, UPCS and HQS Inspections, Strategic Planning for Public Housing Asset Management and Project-Basing. Author of *LISC Opening the Door to Homeownership – The Section 8 Voucher Program*, Coauthor on HUD's *Admission and Occupancy Guidebook and Housing Choice Voucher Homeownership Guidebook*. Authored training workshop manuals for NAHRO on *Public Housing Eligibility Income and Rent*, *HCV Eligibility Income and Rent*, *Earned Income Disallowance*, *HCV Occupancy*, and the *HCV Seven Training Manual Series on Assisting Troubled PHAs*. Author of *Pioneers Light the Way: An Assessment of the HCV Homeownership Program*. Additional experience includes progressive executive administration of a high-performing, large PHA in Orlando, Florida (15 years), and Executive Director of a moderate sized PHA in Deland, Florida (7 years).

---

### Georgi Banna

Mr. Banna provides training and technical assistance for various HUD Housing Choice Voucher and Public Housing programs in the areas of PHA operations, planning, homeownership, admission and occupancy, Section 8 administration, and Section 8(y) homeownership. Mr. Banna has worked directly with the low-income community for more than 8 years. He began as a student in law school working in the Rental Housing Clinic and continued after law school becoming the Rental Housing Clinic's Adjunct Clinical Instructor. He worked with residents of the gulf coast after hurricane Katrina by facilitating and processing home and business loans through the SBA's Disaster Loan Program. In Mr. Banna's private law practice, he represented clients in all aspects of real estate transactions from the purchase and sale of residential and commercial properties to landlord/tenant disputes over evictions and security deposits. He also has lectured to groups of property owners, management companies and community associations on the day-to-day application of the Michigan Landlord/Tenant laws. Mr. Banna was Vice-

President of the Ingham County Housing Commission providing oversight and input on the County's home rehabilitation and public housing programs.